

Fill in this information to identify the case:

Debtor 1 Shyla Marie Kesler

Debtor 2 n/a

(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Michigan (State)

Case number 16-47019-pjs

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See bankruptcy rule 3002.1

Name of creditor: **Nationstar Mortgage LLC**

Court claim no. (if known): **5**

Last four digits of any number you use to identify the debtor's account:

8270

Date of payment change:

Must be at least 21 days after date 12/1/2016 of this notice

New total payment:

\$766.38

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

Will there be a change in the debtor's escrow account payment?

☒ No

Yes Attach a copy of the escrow account statement prepared in a form consistent with applicable non-bankruptcy law.

☐ Yes

Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$183.94

New escrow payment: \$183.94

Part 2: Mortgage Payment Adjustment

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable rate note?

☐ No

☒ Yes Attach a copy of the rate change notice prepared in a form consistent with applicable non-bankruptcy law. If a notice is not attached, explain why: Arm Change Letter

Current interest rate: 3.750%

New interest rate: 4.375%

Current principal and interest payment: \$554.28

New principal and interest payment: \$582.44

Part 3: Other Payment Change

Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect)

Reason for change: _____

Current mortgage payment: \$738.22

New mortgage payment: \$766.38

Debtor 1 Shyla Marie Kesler
First Name Middle Name Last Name

Case number (if known) 16-47019-pjs

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box

☐ I am the creditor

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Michael P. Hogan Date 09/30/2016
Signature

Print: Michael P. Hogan P63074 Title Bankruptcy Attorney
First name Middle Name Last name

Company SCHNEIDERMAN & SHERMAN, P.C.

Address 23938 Research Drive, Suite 300
Number Street
Farmington Hills, Michigan 48335
City State Zip Code

Contact phone 248-539-7400 Email: mhogan@sspclegal.com

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN

In The Matter of:

Shyla Marie Kesler

Chapter 13
Case 16-47019-pjs
Judge Shefferly

STATE OF MICHIGAN
COUNTY OF OAKLAND

PROOF OF SERVICE

Michael P. Hogan, being first duly sworn, deposes and says that he is employed by SCHNEIDERMAN & SHERMAN, P.C., Attorneys at Law, and that on the 19th day of October, 2016, a copy of the Payment Change Notice was served upon the following parties either electronically, or by depositing said copies in the U.S. Mail, postage paid:

Shyla Marie Kesler
6207 DELHI STREET
CLARKSTON, MI 48348

David Ruskin
26555 Evergreen
Suite #1100
Southfield, MI 48076

Paul B. Gigliotti
15400 19 Mile Rd.
Ste. 115
Clinton Township, MI 48038

I certify under penalty of perjury that the foregoing is true and correct.

/S/ Michael P. Hogan
Michael P. Hogan (P63074)
mhogan@sspclegal.com
Attorney for
Nationstar Mortgage LLC
23938 Research Drive, Suite 300
Farmington Hills, Michigan 48335
248-539-7400



REPRESENTATION OF PRINTED DOCUMENT

RETURN SERVICE ONLY
PLEASE DO NOT SEND MAIL TO THIS ADDRESS
P.O. BOX 619063
DALLAS, TX 75261-9063

September 23, 2016

[REDACTED]
SHYLA KESLER
6207 DELHI ST
CLARKSTON MI 48348

RE: SHYLA KESLER
Loan Number: [REDACTED]
Case Number: 1647019

Please be advised that this information should not be construed as collection of a debt, but for informational purposes only.

In connection with the above referenced case(s), we are herewith enclosing the Annual Notice of Changes in Interest Rate and Monthly Installment amounts on the above referenced adjustable rate mortgage.

Should you have any questions or require additional information, please do not hesitate to contact us at the number below.

We appreciate your assistance in this matter.

Sincerely,

Nationstar Mortgage LLC
Bankruptcy Department
1-877-343-5602

Enclosure: Annual Notice of Change in Interest Rate and Monthly Installment Payments

If an attorney represents you, please refer this letter to such attorney and provide us with such attorney's name, address and telephone number.

If this debt is in or has been discharged in a bankruptcy proceeding, be advised this communication is not an attempt to collect the debt against you individually and you may have no personal obligation to pay this debt if you have received your discharge in bankruptcy. Please note, however, unless the Bankruptcy Court has ordered otherwise, we continue to retain whatever rights we hold in the property that secures the note, and we reserve the right to exercise those legal rights, but only against the property securing the original obligation.



RETURN SERVICE ONLY
PLEASE DO NOT SEND MAIL TO THIS ADDRESS
P.O. BOX 619063
DALLAS, TX 75261-9063

September 23, 2016

SHYLA KESLER
6207 DELHI ST
CLARKSTON MI 48348

Loan Number: [REDACTED]
Changes to Your Mortgage Interest Rate and Payments on 12/01/16

Under the terms of your Adjustable Rate Mortgage (ARM), you had a 12 month period during which your interest rate stayed the same. That period ends on 11/01/16, so on that date your interest rate and mortgage payment may change. After that, your interest rate may change every 12 month(s) for the life of your loan. **Your interest rate and payment are scheduled to change again on 12/01/17.**

	Current Rate and Monthly Payment	New Rate and Monthly Payment
Interest Rate	3.750%	4.375%
Principal	\$281.63	\$265.38
Interest	\$272.65	\$317.06
Escrow	\$183.94	\$183.94
TOTAL MONTHLY PAYMENT	\$738.22	\$766.38 due 12/01/16

Interest Rate: We calculated your interest rate by taking a published "index rate" and adding a certain number of percentage points, called the "margin". Under your loan agreement, your index rate is the AVERAGE OF THE LONDON INTERBANK OFFERED RATES FOR ONE-YEAR US DOLLAR DENOMINATED DEPOSITS and your margin is 2.875%. The AVERAGE OF THE LONDON INTERBANK OFFERED RATES FOR ONE-YEAR US DOLLAR DENOMINATED DEPOSITS is published DAILY IN THE PRINT EDITION OF THE WALL STREET JOURNAL.

Rate Limits: Your rate cannot go higher than 10.375% or lower than 2.875% over the life of the loan. Your rate on the first change cannot be increased by more than 2.000% or decreased by more than 1.500%. On all subsequent changes, your rate will not increase by more than 2.000% or decrease by more than 2.000%.

New Interest Rate and Monthly Payment: The table above shows your new interest rate and new monthly payment. These amounts are based on the AVERAGE OF THE LONDON INTERBANK OFFERED RATES FOR ONE-YEAR US DOLLAR DENOMINATED DEPOSITS index, your margin of 2.875%, your loan balance of \$86,965.10, and your remaining loan term of 216 months.

Prepayment Penalty: Nationstar Mortgage LLC will not assess a prepayment penalty at any time in the event you would like to pay part or all of your mortgage balance.



If you should have any questions regarding this notification, please contact our Customer Service Department at 1-888-480-2432 Monday through Thursday between 8:00 a.m. to 8:00 p.m (CT), 8:00 a.m to 6:00 p.m. (CT) on Friday, and 8:00 a.m. to 2:00 p.m (CT) on Saturday or visit us on the web at MyNationstar.com.

Sincerely,
Nationstar Mortgage LLC

If an attorney represents you, please refer this letter to such attorney and provide us with such attorney's name, address and telephone number.

